



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR
9004-1(b)

KARINA PIA LUCID, ESQ., LLC
1065 Route 22 West, Site 2B
Bridgewater, New Jersey 08807
Tel: (908) 350-7505
Email: klucid@karinalucidlaw.com
Karina Pia Lucid, Esq.
Counsel for the debtor(s), William E. Freeman

Order Filed on October 2, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

William Edward Freeman, Debtor(s).

Case No.: 22-19677(MBK)

Chapter 13

Judge: Honorable Michael B. Kaplan

ORDER ON MOTION TO AVOID MORTGAGE LIEN HELD BY CREDITOR NOAH BANK
AND RECLASSIFYING CLAIM FILED BY THIS CREDITOR

The relief set forth on the following page, numbered three (3), is hereby ORDERED.

DATED: October 2, 2023

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

THIS MATTER, having been opened to the Court upon the motion, (the “Motion”), of the debtor, William E. Freeman (the “Debtor”), through his counsel, seeking the entry of an Order Avoiding Mortgage Lien Held by Creditor Noah Bank and Reclassifying Claim Filed by this Creditor and for related relief; and the Court having considered the Motion, and any objections thereto, and it appearing that good and sufficient notice has been given, and after due deliberation and sufficient cause appearing therefor,

IT IS HEREBY ORDERED:

1. That the Motion is granted; and
2. The secured debt owed to creditor Noah Bank shall be deemed wholly unsecured; and
3. The lien relating to such claim is void; and
4. Any proof of claim filed by or on behalf of this creditor shall be allowed as a non-priority, general unsecured claim; and
5. A copy of the within Order shall be served upon the secured creditor and secured creditor’s attorney within seven (7) days of the date of this Order.

In re:
William Edward Freeman
Debtor

Case No. 22-19677-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Oct 03, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2023:

Recip ID	Recipient Name and Address
db	+ William Edward Freeman, 254 Beacon Hill Road, Califon, NJ 07830-3519

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
David Fornal	on behalf of Creditor Picatinny Federal Credit Union dfornal@maselliwarren.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Karina Pia Lucid	on behalf of Debtor William Edward Freeman klucid@karinalucidlaw.com 15020@notices.nextchapterbk.com;admin@karinalucidlaw.com
Laura M. Egerman	on behalf of Creditor M&T BANK laura.egerman@mccalla.com bkyecf@rasflaw.com;legerman@raslg.com
Richard Gerbino	

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on behalf of Creditor M&T BANK rgerbino@schillernapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillernapp.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskirn.com

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on behalf of Creditor Bank of America N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskirn.com

TOTAL: 10